

Substitute for form 1449A/PTO

FEB 06 2003

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/325,536
Filing Date	June 4, 1999
First Named Inventor	Kevin BOYLE et al.
Art Unit	3625
Examiner Name	F. Thompson, Jr.
Attorney Docket Number	47004-000040

Sheet 1 of 4

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
71	1.	CardEx Incentives, 4/6/99, www.cardexco.com		
77	2.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99		
81	3.	JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996		
71	4.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997		

EXAMINER SIGNATURE

F. Thompson

DATE CONSIDERED

4/2/03

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73	5.	LISA FICKENSCHER, "Amex prepaid offering is latest card for firms regarding employees", American Banker, Vol. 161, No. 151, p. 11, 8/8/96		
72	6.	"Welcome to Swiftgift", Swiftgift, www.swiftgiftcard.com, 12/8/98		
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77	8.	ANTOINETTE COULTON, "Incentives field moving to card-based series 14", American Banker, 3/26/98		
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Sheet	3	4	Attorney Docket Number		47004.000040
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	24.	Miriam Krenin Souccar, Smart Cards: 1st Union Smart Card Pilot Enlists a Second Army Base, American Banker			
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	26.	Emerson Brown and Jim Baum, Purchasing Card Magic: Eli Lilly Finds Accounts Payable Flying High With Plastic, Corporate Cashflow			
not found	27.	International Search Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 04/27/01			
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